

WHAT IS CLAIMED IS:

1. A method for management of debt information by a service provider, comprising:

receiving a debt default data file, said debt default data file comprising a plurality of records, each record having data associated with a defaulted loan;

importing said plurality of records into a debt default database;

generating a plurality of unique certified numbers, each certified number including an identifier of a lender of the defaulted loan and an identifier of the service provider;

assigning each of said plurality of unique certified numbers to respective ones of said plurality of records; and

generating correspondence and communicating with debtors associated with the defaulted loans using the assigned unique certified numbers.

2. The method of claim 1, wherein said debt default data file is received from said client over a communication network.

3. The method of claim 1, wherein said debt default data file is a text file.

4. The method of claim 1, wherein generating the plurality of unique certified numbers comprises:

(a) appending an identifier of the service provider to a postal code to generate a first intermediate code;

(b) appending a lender identifier unique to the lender to said first intermediate code to generate a second intermediate code;

(c) appending an internally generated index number to said second intermediate code to generate said unique certified number; and

(d) repeating steps (a) through (c) for generating each of said plurality of unique certified numbers.

5. The method of claim 1, wherein generating the plurality of unique certified numbers comprises:

- (a) determining a postal code;
- (b) appending an identifier of the service provider to said postal code to generate a first intermediate code;
- (c) appending a lender identifier unique to the lender to said first intermediate code to generate a second intermediate code;
- (d) appending an internally generated index number to said second intermediate code to generate a third intermediate code;
- (e) appending a checksum to said third intermediate code to generate said unique certified number; and
- (f) repeating steps (a) through (e) for generating each of said plurality of unique certified numbers.

6. The method of claim 1, further comprising determining data integrity of said plurality of records of said debt default data file prior to said importing step.

7. The method of claim 6, wherein determining data integrity comprises:  
receiving a copy of said debt default data file;  
comparing a size of said copy of said debt default data file with a size of said debt default data file; and  
importing said plurality of records into said debt default database in response to said size of said copy of said debt default data file being identical to said size of said debt default data file.

8. The method of claim 1, further comprising generating a debtor letter for selected ones of said plurality of records of said debt default database.

9. The method of claim 8, further comprising assigning the unique certified number to said debtor letter.

10. The method of claim 8, further comprising:  
generating a barcode representation of the unique certified number; and  
associating said generated barcode with said debtor letter.

5 11. The method of claim 10, further comprising associating said debtor  
letter with a corresponding record in said debt default database.

10 12. The method of claim 1, further comprising:  
receiving, in response to an originating email message, a reply email message  
comprising a record identifier corresponding to a record of said plurality of records;  
querying said debt default database for records matching said record identifier;  
and  
automatically associating said reply email message with a record in said debt  
default database matching said record identifier.

15 13. The method of claim 12, further comprising transmitting said  
originating email message including said record identifier.

20 14. The method of claim 12, further comprising linking said reply email  
message to said originating email message as a reply thread.

25 15. The method of claim 1, further comprising:  
transmitting an originating email message including a record identifier  
corresponding to a record of said plurality of records;  
automatically associating said originating email message with said record of  
said plurality of records;  
receiving a reply email message comprising said record identifier; and  
automatically associating said reply email message with said record of said  
plurality of records.

16. The method of claim 1, further comprising:  
receiving a voicemail message from a caller regarding said defaulted loan; and  
automatically associating said voicemail message with a record of said  
plurality of records.

17. The method of claim 1, further comprising:  
retrieving information from said debt default database in response to receiving  
a request for information over a communication network; and  
transmitting said retrieved information over said communication network.

18. The method of claim 17, wherein said communication network  
comprises the Internet.

19. The method of claim 1, further comprising:  
receiving updated information regarding selected ones of said plurality of  
records over a communication network; and  
updating said selected ones of said plurality of records in response to receiving  
said updated information.

20. The method of claim 1, further comprising adding lender specific  
information to said plurality of records for inclusion in said correspondence with  
debtors.

21. The method of claim 1, further comprising:  
querying a multiple lenders database for lender records with loan numbers  
matching said defaulted loans;  
retrieving lender specific information on a plurality of lenders from said  
matching lender records; and  
updating said plurality of records of said debt default database with respective  
ones of said retrieved lender specific information.

22. A system for management of debt information by a service provider, comprising:

a debt default database for storing a plurality of records, each record having data associated with a defaulted loan;

5 a certified numbering module operable to generate a plurality of unique certified numbers, each certified number including an identifier of a lender of the defaulted loan and an identifier of the service provider, said certified numbering module further operable to assign each of said plurality of unique certified numbers to respective ones of said plurality of records; and

10 a document creation module operable to create correspondence to be communicated to debtors associated with the defaulted loans using the assigned unique certified numbers.

23. The system of claim 22, further comprising an email module operable to automatically associate a received email comprising a record identifier with one of said plurality of records based at least in part on said record identifier.

24. The system of claim 23, said email module further operable to link said received email with an originating email.

25. The system of claim 23, further comprising a voicemail module operable to automatically associate a voicemail message regarding said defaulted loan with a record of said plurality of records.

26. The system of claim 22, wherein said debt default database is logically subdivided into a plurality of databases, each of said plurality of databases corresponding to a client of said service provider.

27. The system of claim 22, further comprising a records creation module operable to extract records from at least one debt default data file for storing in said debt default database.

28. The system of claim 22, further comprising a multiple lenders database for storing information on a plurality of lenders.

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29. A method for management of voicemail messages in a debt default management system, comprising:

receiving a voicemail message from a caller regarding a loan;

prompting said caller to enter a loan number for said loan;

5 receiving said loan number;

converting said voicemail message into an audio file; and

automatically associating said audio file to a record in a debt default database based at least in part on said received loan number, said record including default information about said loan.

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30. The method of claim 29, further comprising collecting a caller ID of said caller.

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31. The method of claim 29, further comprising attaching said audio file to an email message including said received loan number.

32. The method of claim 29, further comprising querying said debt default database for records matching said received loan number.

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33. The method of claim 32, further comprising associating said audio file with the most recent record matching said received loan number.

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